

Grandfathered Individual Health Insurance Grandfathered Small Group Health Insurance Grandfathered and Non-grandfathered Large Group Health Insurance

Blue Cross Blue Shield of North Dakota (BCBSND) rate increases requested and approved and financial results

Year – Quarter	Rate increases				Financial Results (millions)		
	Group		Individual		Underwriting Gain	Net Income	Total Surplus
	Requested	Approved	Requested	Approved			
2013-Q1	0.0%	0.0%					
2013-Q2	1.7%	0.5%					
2013-Q3	7.0%	2.4%					
2013-Q4	17.0%	10.3%					
2013		13.5%	12.40%	10.50%	(\$25.2)	(\$80.80)	\$199.1
2014-Q1	18.3%	10.4%					
2014-Q2	2.3%	0.0%					
2014-Q3	2.9%	0.0%					
2014-Q4	4.6%	0.0%					
2014		10.4%	19.50%	14.40%	\$27.4	\$26.8	\$225.3
2015-Q1	6.6%	0.0%					
2015-Q2	5.4%	0.2%					
2015-Q3	4.9%	0.0%					
2015-Q4							
2015			15.2%	12.4%			

How to read this chart:

- Grandfathered plans are plans issued prior to March 24, 2010.
- The rates above are overall average rate increases. Rates may vary by family composition, age, specific plan chosen, amount of employer contribution and group demographics.
- Individual rate increases are approved once per year.
- The group rates shaded in grey are the annualized impact of quarterly rates approved for the year. For example, the 2013 annualized rate of 13.5% is the impact of the 4 quarterly rate increases approved in 2013. Groups renewing in the fourth quarter of 2013 will get an average rate increase of 13.5%. Groups renewing in any other quarter will receive an annualized rate based on the four previous quarters.

For rate increases prior to 2013, click here [Rate Increases Requested and Approved Between 2001 and 2012](#).